Case 08-18993 Doc 1 Filed 07/24/08

Entered 07/24/08 12:35:07 Desc Main 07/24/2008 12:34:08pm Document Page 1 of 33 B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)				Vol	Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Dudley, Curtis A.	Middle):			Name	of Joint Debtor (Sp	oouse) (Last, Fir	st, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					ner Names used by de married, maiden			5
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-6667	yer I.D. (ITIN) No./0	Complete EIN (if	f more		our digits of Soc. Sone, state all):	ec. or Individual-1	axpayer I.D. (ITII	N) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 242 East 136th Place Chicago, IL			Street	Address of Joint D	ebtor (No. and S	treet, City, and S	ate):	
3		ZIP CODE 60628						ZIP CODE
County of Residence or of the Principal Place of Cook	of Business:			Count	ty of Residence or o	of the Principal Pl	ace of Business:	
Mailing Address of Debtor (if different from stre	et address):			Mailing	g Address of Joint	Debtor (if differen	t from street addi	ess):
		ZIP CODE						ZIP CODE
Location of Principal Assets of Business Debto	r (if different from st	reet address ab	ove):					
								ZIP CODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ✓ Corporation (includes LLC and LLP) ☐ Partnership	(Che	Real Estate as (§ 101(51B) Broker				etition is Filed	of a For Chapter	
Other (If debtor is not one of the above entities, check this box and state type of entity below.) Clearing Bank Other Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			.) nization States	(Check one box.) ✓ Debts are primarily consumer debts, defined in 11 U.S.C. \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Chapter 11 Debtors				
Filing Fee (Che ✓ Full Filing Fee attached.	ck one box.)			I —	ck one box:	-		S.C. & 101/51D)
Filing Fee attached. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			٩.	Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information Debtor estimates that funds will be availal Debtor estimates that, after any exempt p there will be no funds available for distribution.	ole for distribution to roperty is excluded	and administrat		es paid	d,			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000		 25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$500,000 to \$1 milli	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

Case 08-18993 Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Desc Main 07/24/2008 12:34:08pm Page 2 Document Page 2 of 33 B1 (Official Form 1) (1/08) Name of Debtor(s): Curtis A. Dudley **Voluntary Petition** (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judae: **Exhibit B Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Thomas R. Hitchcock 07/24/2008 Thomas R. Hitchcock Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\sqrt{}$ No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

B1 (Official Form 1) (1/08) **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): Curtis A. Dudley

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X	/s/ Curtis A. Dudley	
	Curtis A. Dudley	

Χ

Telephone Number (If not represented by attorney)

07/24/2008

Date

Signature of Attorney*

X /s/ Thomas R. Hitchcock Thomas R. Hitchcock

Bar No. 6195164

Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603

Phone No.(312) 551-6400 Fax No.(312) 551-6401

07/24/2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authoriz	ed Individua	al	
Printed N	lame of Auth	norized Indiv	ridual	
Title of A	uthorized In	dividual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of F	oreign Represe	antativo)	
ngriature or r	reign represe	eritative)	
d Name	of Foreign Rep	resentative)	

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 08-18993 Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

Desc M	1ain
07/	24/2008 12:34:08pm

IN RE: Curtis A. Dudley Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D.

Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Desc Main 07/24/2008 12:34:08pm

Official Form 1, Exhibit D (10/06)

IN RE: Curtis A. Dudley

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

Case No	
	(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Continuation Sheet No. 1

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Curtis A. Dudley Curtis A. Dudley
Date:07/24/2008
ate: 07/24/2008

Case 08-18993 Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Desc Main Document Page 6 of 33

B6A (Official Form 6A) (12/07)

In re Curtis A. Dudley	Case No.	
		(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
242 E 136th Place, Chicago, IL 60827 Debtor's Principal Place of Residence	Fee Simple		\$120,000.00	\$103,259.97

Total: \$120,000.00 (Report also on Summary of Schedules)

Case 08-18993 Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Desc Main

Document Page 7 of 33

O7/24/2008 12:34:08pm

B6B (Official Form 6B) (12/07)

In re	Curtis A. Dudley	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Midwest Credit Union Savings Account	-	\$400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods and furnishings	-	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel	-	\$1,000.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Case 08-18993

Document

Page 8 of 33

Desc Main 07/24/2008 12:34:08pm

B6B (Official Form 6B) (12/07) -- Cont.

In re Curtis A. Dudley	Case No.	
	_	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
x			
х			
х			
x			
x			
x			
x			
x			
	x x x x x x	x x x x x x x	x x x x x x

Doc 1 Filed 07/24/08 Document Entered 07/24/08 12:35:07 Page 9 of 33

Desc Main 07/24/2008 12:34:08pm

B6B (Official Form 6B) (12/07) -- Cont.

In re	Curtis A. Dudley	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Chevy Caprice Brougham	-	\$1,550.00
26. Boats, motors, and accessories.	х			

Case 08-18993 Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Desc Main

Document Page 10 of 33

O7/24/2008 12:34:08pm

B6B (Official Form 6B) (12/07) -- Cont.

In re Curtis A. Dudley	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	X			
		3 continuation sheets attached Tota		\$3,950.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 08-18993 Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Desc Main Document Page 11 of 33

B6C (Official Form 6C) (12/07)

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
242 E 136th Place, Chicago, IL 60827 Debtor's Principal Place of Residence	735 ILCS 5/12-901	\$15,000.00	\$120,000.00
Midwest Credit Union Savings Account	735 ILCS 5/12-1001(b)	\$400.00	\$400.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Wearing apparel	735 ILCS 5/12-1001(a), (e)	\$1,000.00	\$1,000.00
1990 Chevy Caprice Brougham	735 ILCS 5/12-1001(c)	\$1,550.00	\$1,550.00
		\$18,950.00	\$123,950.00

Case 08-18993 Doc 1

Filed 07/24/08 Document Entered 07/24/08 12:35:07 Page 12 of 33 Desc Main 07/24/2008 12:34:09pm

B6D (Official Form 6D) (12/07) In re Curtis A. Dudley

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Chook the box is desicn had no droukers meaning decided dialine to report on the desication by								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 72994409			DATE INCURRED: 05/2006 NATURE OF LIEN:					
Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062		-	Conventional Real Estate Mortgage COLLATERAL: 242 E 136th Place, Chicago, IL 60827 REMARKS: In Foreclosure				Notice Only	Notice Only
			VALUE: \$0.00					
ACCT #: 08 CH 16815 Countrywide Home Loans c/o Codilis & Associates 15W030 North Frontage Road Suite 100 Burr Ridge, IL 60527		-	DATE INCURRED: NATURE OF LIEN: Principal Balance paid outside the plan COLLATERAL: 242 E 136th Place, Chicago, IL 60827 REMARKS:				\$95,859.97	
			VALUE: \$120,000.00					
ACCT #: 08 CH 16815 Countrywide Home Loans c/o Codilis & Associates 15W030 North Frontage Road Suite 100 Burr Ridge, IL 60527		-	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: 242 E 136th Place, Chicago, IL 60827 REMARKS:				\$7,400.00	
			VALUE: \$120,000.00					
ACCT #: 5919727912			DATE INCURRED: 02/2002 NATURE OF LIEN: Conventional Real Estate Mortgage					
Wells Fargo Hm Mortgag PO Box 10335 Des Moines, IA 50306		-	COLLATERAL: 242 E 136th Place, Chicago, IL 60827 REMARKS: ACCOUNT IN DISPUTE				Notice Only	Notice Only
			VALUE: \$0.00					
	-	•	Subtotal (Total of this F	ag	e) >	.	\$103,259.97	\$0.00
						- h		

Total (Use only on last page) >

\$103,259.97

(If applicable, report also on Statistical Summary of

\$0.00

No ____continuation sheets attached

(Report also on Summary of Schedules.)

Statistical Summary of Certain Liabilities and Related Data.)

Document

Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Page 13 of 33

Desc Main 07/24/2008 12:34:09pm

B6E (Official Form 6E) (12/07)

In re Curtis A. Dudley

adjustment.

2

___continuation sheets attached

Case No. (If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. **TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9). ☐ Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330. * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

Case 08-18993 Doc 1 Filed 07/24/08

Filed 07/24/0 Document Entered 07/24/08 12:35:07 Page 14 of 33

Desc Main 07/24/2008 12:34:09pm

B6E (Official Form 6E) (12/07) - Cont.

In re Curtis A. Dudley

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY **Domestic Support Obligations** UNLIQUIDATED HUSBAND, WIFE, JOI OR COMMUNITY CONTINGENT CREDITOR'S NAME, CODEBTOR DATE CLAIM WAS INCURRED **AMOUNT AMOUNT AMOUNT** DISPUTED MAILING ADDRESS AND CONSIDERATION FOR OF **ENTITLED TO** NOT INCLUDING ZIP CODE, **CLAIM** CLAIM **PRIORITY ENTITLED TO** AND ACCOUNT NUMBER PRIORITY, IF (See instructions above.) ANY ACCT #: 226H20030962000 DATE INCURRED: 11/2004 CONSIDERATION II Dept Of Healthcare \$7,412.00 \$7,412.00 \$0.00 **Family Support** 509 South 6th Street REMARKS: Collection Springfield, IL 62701 **Account Closed By Grantor** ACCT #: 2D650508031 12/2002 DATE INCURRED: CONSIDERATION: **II Dept Of Healthcare** \$2,159.00 \$2,159.00 \$0.00 Family Support 509 South 6th Street REMARKS: Collection Springfield, IL 62701 **Account Closed By Grantor** ACCT #: DATE INCURRED: CONSIDERATION Illinois Department of Public Aid **Notice Only Notice Only Notice Only** Child Support Division of Child Support Enforcement REMARKS: 32 West Randolph Chicago IL 60680 Sheet no. of 2 continuation sheets Subtotals (Totals of this page) > \$9,571.00 \$9,571.00 \$0.00 attached to Schedule of Creditors Holding Priority Claims Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-18993 Doc 1 Filed 07/24/08

Document

Entered 07/24/08 12:35:07 Page 15 of 33

Desc Main 07/24/2008 12:34:09pm

B6E (Official Form 6E) (12/07) - Cont.

In re Curtis A. Dudley

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances UNLIQUIDATED HUSBAND, WIFE, JOI OR COMMUNITY CONTINGENT CREDITOR'S NAME, DATE CLAIM WAS INCURRED **AMOUNT AMOUNT AMOUNT** CODEBTOR DISPUTED MAILING ADDRESS AND CONSIDERATION FOR OF **ENTITLED TO** NOT INCLUDING ZIP CODE, CLAIM **PRIORITY ENTITLED TO** CLAIM AND ACCOUNT NUMBER PRIORITY, IF (See instructions above.) ANY ACCT #: DATE INCURRED: 06/09/2008 CONSIDERATION: Hitchcock and Associates, P.C. \$2,626.00 \$0.00 \$2,626.00 **Attorney Fees** 120 South State Street REMARKS Suite 803 Chicago, Illinois 60603 Sheet no. of 2 continuation sheets Subtotals (Totals of this page) > \$2,626.00 \$2,626.00 \$0.00 attached to Schedule of Creditors Holding Priority Claims \$12,197.00 Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) \$12,197.00 \$0.00 (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-18993 Doc

Doc 1 Filed 07/24/08 Document

Entered 07/24/08 12:35:07 Page 16 of 33

Desc Main 07/24/2008 12:34:10pm

B6F (Official Form 6F) (12/07) In re **Curtis A. Dudley**

Case No.		
	(if known)	

Check this box if debtor has no creditors holding	ng ι	insed	cured claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		HOSBAND, OR CONSIDERATION FOR CONSIDERATION FOR CLAIM. OR CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 135392-135392 City of Chicago Dept. Water 333 South State Strreet Chiago, IL 60604-3937		-	DATE INCURRED: CONSIDERATION: Water and Sewer REMARKS:				\$895.29
ACCT #: 308327960911 Dependon Collection Se Attn: Bankruptcy PO Box 4833 Oak Brook, IL 60523		-	DATE INCURRED: 01/2008 CONSIDERATION: 01/2008 Collection ALSIP FIRE DEPARTMENT REMARKS: Collection Account Closed				\$515.00
ACCT #: 4245909075 I C System Inc Po Box 64378 Saint Paul, MN 55164		-	DATE INCURRED: 12/2007 CONSIDERATION: 12/2007 Collection J T IWANETZ M. D. REMARKS: Collection				\$622.00
ACCT #: 6478238 Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		-	DATE INCURRED: 02/2008 CONSIDERATION: Collection INGALLS MEMORIAL HOSPITAL REMARKS: Collection Account Closed				\$2,568.00
ACCT #: 608271 Nationwide Cassel Llc 3435 N Cicero Ave Chicago, IL 60641		-	DATE INCURRED: 08/2002 CONSIDERATION: Automobile REMARKS:				\$426.00
ACCT #: 665095238 Nco Financial Systems 507 Prudential Rd Horsham, PA 19044		-	DATE INCURRED: 02/2006 CONSIDERATION: Collection COMMONWEALTH EDISON REMARKS: Collection				\$365.00
	-	<u> </u>	Su	bto	tal :	>	\$5,391.29
			(Use only on last page of the completed Sci		ota ıle		

__continuation sheets attached

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

Document

Case 08-18993 Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Desc Main

Document Page 17 of 33 07/24/2008 12:34:10pm Page 17 of 33

B6F (Official Form 6F) (12/07) - Cont. In re Curtis A. Dudley

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: VS08033527 Secretary of State Financial Reponsibilty 2701 Dirksen Parkway Springfield, IL 62723		-	DATE INCURRED: CONSIDERATION: Toll violations REMARKS:				Notice Only
Sheet no 1 of 1 continuation sho Schedule of Creditors Holding Unsecured Nonpriority C		ns	(Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	T edu	n th	l > F.) ne	\$0.00 \$5,391.29

Case 08-18993 Doc 1

Filed 07/24/08 Document Entered 07/24/08 12:35:07 Page 18 of 33

Desc Main 07/24/2008 12:34:10pm

B6G (Official Form 6G) (12/07)

In re Curtis A. Dudley

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 08-18993 Doc 1

Filed 07/24/08 Document Entered 07/24/08 12:35:07 Page 19 of 33

Desc Main 07/24/2008 12:34:10pm

B6H (Official Form 6H) (12/07) In re **Curtis A. Dudley**

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Document

Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Page 20 of 33

Desc Main 07/24/2008 12:34:19pm

B6I (Official Form 6I) (12/07)

In re Curtis A. Dudley

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:			Depende	ents of De	ebtor and Spo	ouse	
Single	Relationship(s):		Age(s): 4		Relationship	(s):	Age(s):
J		Daughter	8				
Employment:	Debtor				Spouse		
Occupation	Helper						
Name of Employer	Manpower						
How Long Employed	3 months						
Address of Employer	PO Box 39309						
INCOME: (Estimate of av						DEBTOR	SPOUSE
 Monthly gross wages 		missions (Pro	rate if not paid m	onthly)		\$1,558.80	
Estimate monthly over	ertime				·	\$0.00	
3. SUBTOTAL						\$1,558.80	
4. LESS PAYROLL DEI			,		'	06:	
a. Payroll taxes (inclu		ty tax if b. is z	ero)			\$215.63	
b. Social Security Tax	X					\$96.64	
c. Medicare d. Insurance						\$0.00 \$0.00	
e. Union dues						\$0.00 \$0.00	
f. Retirement						\$0.00	
g. Other (Specify)						\$0.00	
h. Other (Specify)						\$0.00	
i. Other (Specify)						\$0.00	
j. Other (Specify)						\$0.00	
k. Other (Specify)						\$0.00	
5. SUBTOTAL OF PAY	ROLL DEDUCTION	NS				\$312.27	
6. TOTAL NET MONTH	ILY TAKE HOME	PAY				\$1,246.53	
Regular income from	operation of bus	ness or profe	ssion or farm (Att	ach deta	iled stmt)	\$0.00	
Income from real pro	. ,					\$0.00	
Interest and dividend						\$0.00	
10. Alimony, maintenanc		nents payable	to the debtor for	the debt	or's use or	\$0.00	
that of dependents lis		oo (Specify):					
11. Social security or gov	remment assistar	ice (Specify).				\$0.00	
12. Pension or retiremen	t income					\$0.00	
13. Other monthly incom-						+	
						\$1,250.00	
b						\$0.00	
C						\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 1	3				\$1,250.00	
15. AVERAGE MONTHL	•			-		\$2,496.53	
16. COMBINED AVERAG	GE MONTHLY IN	COME: (Com	bine column total	s from lin	e 15)	\$2,4	196.53

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 08-18993 Doc 1 Filed 07/24/08

Document

Entered 07/24/08 12:35:07 Desc Main 07/24/2008 12:34:19pm Page 21 of 33

\$475.00

B6J (Official Form 6J) (12/07) IN RE: Curtis A. Dudley

c. Monthly net income (a. minus b.)

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

payr	nplete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any ments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may er from the deductions from income allowed on Form 22A or 22C.
	Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

·	
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	\$840.00
Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$256.53 \$50.00 \$60.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$25.00 \$400.00 \$25.00 \$10.00 \$50.00 \$265.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$40.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other: 	
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other: 	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,021.53
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin document:	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above	\$2,496.53 \$2,021.53

Case 08-18993 Doc 1

c 1 Filed 07/24/08 Document

Entered 07/24/08 12:35:07 Page 22 of 33 Desc Main 07/24/2008 12:34:22pm

B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Curtis A. Dudley

Case No.

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$120,000.00		
B - Personal Property	Yes	4	\$3,950.00		
C - Property Claimed as Exempt	Yes	1		•	
D - Creditors Holding Secured Claims	Yes	1		\$103,259.97	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$12,197.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$5,391.29	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,496.53
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,021.53
	TOTAL	16	\$123,950.00	\$120,848.26	

Doc 1

Filed 07/24/08 Document Entered 07/24/08 12:35:07 Page 23 of 33 Desc Main 07/24/2008 12:34:22pm

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Curtis A. Dudley

Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$9,571.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$9,571.00

State the following:

State the following.		
Average Income (from Schedule I, Line 16)	\$2,496.53	
Average Expenses (from Schedule J, Line 18)	\$2,021.53	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$0.00	

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$12,197.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$5,391.29
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$5,391.29

Desc Main 07/24/2008 12:34:22pm Case 08-18993 Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 B6 Declaration (Official Form 6 - Declaration) (12/07) Page 24 of 33

In re Curtis A. Dudley

Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the fo sheets, and that they are true and correct to the best of my k		18
Date <u>07/24/2008</u>	Signature // / / / / / / / / / / / / / / / / /	
Date	Signature	
	[If joint case, both spouses must sign.]	

Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07

Desc Main 07/24/2008 12:34:22pm

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Curtis A. Dudley	Case No.	
			(if known)

		(II KHOWH)			
		STATEMENT OF FINANCIAL AFFAIRS			
	1. Income from emple	ovment or operation of business			
None	State the gross amount of income the deptor has received from employment, trade, or profession, or from operation of the deptor's busines				
	AMOUNT	SOURCE			
	\$5,040.00	2008 Manpower			
	\$17,329.00	2007 Mercer			
	2. Income other than	from employment or operation of business			
None	State the amount of income two years immediately prec separately. (Married debtor	e received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the eding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse is filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, parated and a joint petition is not filed.)			
	3. Payments to credit	ors			
	Complete a. or b., as appr	opriate, and c.			
None	(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account ation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit ad debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint spouses are separated and a joint petition is not filed.)				
None	preceding the commencem \$5,475. If the debtor is an i obligation or as part of an a (Married debtors filing unde	not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately ent of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than ndividual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support Iternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. It chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint spouses are separated and a joint petition is not filed.)			
None	who are or were insiders. (I	nents made within one year immediately preceding the commencement of this case to or for the benefit of creditors Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or nless the spouses are separated and a joint petition is not filed.)			
	4. Suits and administ	rative proceedings, executions, garnishments and attachments			
None	a. List all suits and adminis bankruptcy case. (Married not a joint petition is filed, u	strative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or nless the spouses are separated and a joint petition is not filed.)			
	CARTION OF CUIT AND	COURT OR ACENOV CTATUS OF			

CAPTION OF SUIT AND CASE NUMBER Countrywide Home Loans Curtis Dudley 08 CH 16815

NATURE OF PROCEEDING Foreclosure Atty for Plantiff: Codilis and **Associates** 15W030 Frontage ROad, ste 100 Burr Ridge, IL 60527

COURT OR AGENCY AND LOCATION **Circuit Court of Cook** County

STATUS OR DISPOSITION **Pending**

Filed 07/24/08 Entered 07/24/08 12:35:07

Desc Main 07/24/2008 12:34:22pm

B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Curtis A. Dudley	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

N	6	'n	

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

> DATE OF PAYMENT, NAME OF PAYER IF

AMOUNT OF MONEY OR DESCRIPTION OTHER THAN DEBTOR AND VALUE OF PROPERTY

06/09/2008

\$874.00

NAME AND ADDRESS OF PAYEE Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603

Debt Reduction Services certificate# 04321-ILN-CC-004489593 6213 North Cloverdale Road Davenport, IA 52801

7-21-08

50.00

Doc 1

Filed 07/24/08 Entered 07/24/08 12:35:07

Desc Main 07/24/2008 12:34:22pm

B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Curtis A. Dudley	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	10	'n	_

10. Other transfers

 \square

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None $\overline{\mathbf{A}}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None \square

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None $\sqrt{}$

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None \square

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ⊻

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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Filed 07/24/08 Entered 07/24/08 12:35:07

Desc Main 07/24/2008 12:34:22pm

B7 (Official Form 7) (12/07) - Cont.

Document Page 28 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Curtis A. Dudley	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the $\mathbf{\Lambda}$ Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is \square or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Curtis A. Dudley

Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19.	Books.	records	and	financial	statements
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None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

✓

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

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b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Curtis A. Dudley Case No. (if known)

	STATEME	NT OF FINAL Continuation Shee	NCIAL AFFAIRS et No. 5
None		awals or distributions	orporation s credited or given to an insider, including compensation in any form, te during one year immediately preceding the commencement of this
None	24. Tax Consolidation Group If the debtor is a corporation, list the name and federal tax purposes of which the debtor has been a member at any		number of the parent corporation of any consolidated group for tax immediately preceding the commencement of the case.
None	25. Pension Funds If the debtor is not an individual, list the name and federa has been responsible for contributing at any time within s		tion number of any pension fund to which the debtor, as an employer, y preceding the commencement of the case.
 [If co	mpleted by an individual or individual and spouse]		
	lare under penalty of perjury that I have read the ans hments thereto and that they are true and correct.	wers contained in	the foregoing statement of financial affairs and any
Date	07/24/2008	Signature of Debtor	/s/ Curtis A. Dudley Curtis A. Dudley
		Signature of Joint Debto (if any)	or
Pena	alty for making a false statement: Fine of up to \$500,	000 or imprisonme	ent for up to 5 years, or both.

18 U.S.C. §§ 152 and 3571

Case 08-18993 Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Desc Main

B201 (04/09/06)

Document Page 31 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

07/24/2008 12:34:23pm

IN RE: Curtis A. Dudley

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

Case 08-18993 Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07

Desc Main 07/24/2008 12:34:23pm

B201 (04/09/06)

Document Page 32 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

Page 2

IN RE: Curtis A. Dudley

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations: most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are guite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(h) of the Bankruntcy Code

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l,	Thomas R. Hitchcock	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
require	d by § 342(b) of the Bankruptcy Code.	
/s/ Tho	mas R. Hitchcock	
Thoma	s R. Hitchcock, Attorney for Debtor(s)	
Bar No	.: 6195164	
Hitchco	ock and Associates, P.C.	
120 So	uth State Street	
Suite 8	03	
Chicag	o, Illinois 60603	
Phone:	(312) 551-6400	
Fax: (3	12) 551-6401	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

E-Mail: Tom@Tomhitchcock.com

Curtis A. Dudley	X /s/ Curtis A. Dudley	07/24/2008
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	x	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

Case 08-18993 Doc 1 Filed 07/24/08 Entered 07/24/08 12:35:07 Desc Main 07/24/2008 12:34:23pm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Curtis A. Dudley CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	2.00200112 01 01	DINITERIOR OF ATTORNET FOR DEDICK	
t	that compensation paid to me within one year	nkr. P. 2016(b), I certify that I am the attorney for the above-named delar before the filing of the petition in bankruptcy, or agreed to be paid to alf of the debtor(s) in contemplation of or in connection with the bankru	me, for
ı	For legal services, I have agreed to accept:	\$3,500.00	
ı	Prior to the filing of this statement I have rec	eived: \$874.00	
E	Balance Due:	\$2,626.00	
2	The source of the compensation paid to me	was:	
	· ·	er (specify)	
3 -	The source of compensation to be paid to m	ne is:	
Ο.		er (specify)	
, .			
4.	I have not agreed to share the above-d associates of my law firm.	isclosed compensation with any other person unless they are members	s and
l		osed compensation with another person or persons who are not member agreement, together with a list of the names of the people sharing in t	
i	a. Analysis of the debtor's financial situation bankruptcy;b. Preparation and filing of any petition, sch	agreed to render legal service for all aspects of the bankruptcy case, in, and rendering advice to the debtor in determining whether to file a peredules, statements of affairs and plan which may be required;	
	c. Representation of the debtor at the meet	ing of creditors and confirmation hearing, and any adjourned hearings	hereof;
(•	ing of creditors and confirmation hearing, and any adjourned hearings to disclosed fee does not include the following services:	hereof;
(•		hereof;
6. I	By agreement with the debtor(s), the above	cdisclosed fee does not include the following services: CERTIFICATION statement of any agreement or arrangement for payment to me for	hereof;
6. I	By agreement with the debtor(s), the above-	cdisclosed fee does not include the following services: CERTIFICATION statement of any agreement or arrangement for payment to me for	thereof;